

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

IN RE: )  
 ) 23-10628 (AMC)  
ERIK M. NIEMIEC )  
 )  
 Debtor(s) ) Chapter 13  
 )  
 )

**CERTIFICATE OF SERVICE**

WILLIAM E. CRAIG, attorney for Credit Acceptance Corporation hereby certifies as follows:

1. I am the attorney for Credit Acceptance and am fully familiar with the facts of this case.
2. On September 11, 2025, I served by electronic means and by regular mail, a copy of the Notice Of Motion, Motion For Relief From Stay, and Proposed Order to the following individuals:

Debtor

Erik M. Niemiec  
3142 Livingston St.  
Philadelphia, PA 19134-5129

Debtor's Attorney

Michael A. Cibik, Esq.  
Cibik Law, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 19102

Office of the US Trustee

Office Of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107

Trustee

Scott F. Waterman  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

Date: 9/11/25

/s/ William E. Craig

William E. Craig  
Eisenberg Gold & Agrawal, P.C.  
1040 Kings Highway North #200  
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